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I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Correction of Inventorship, Commissioner of Patents, P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: September 28, 2005

PATENT

Signed: Peter K. Trzyna (Rep. No. 32,601)

Paper No.

File: MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.

Serial No. : 10/687,063

Filed : October 16, 2003

For : COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS

Group Art Unit : 3624

Examiner :

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR :

Please enter the following enclosed documents in the above-identified patent application.

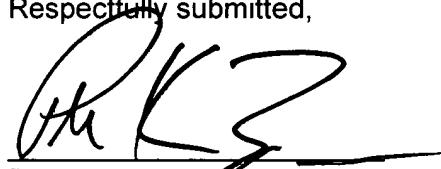
1. Request to Correct Inventorship Under 37 C.F.R. §1.48;
2. Statement From Person Being Added As Inventor Under 37 C.F.R. §1.48 for Crispina O. Cabellero;
3. Statement From Person Being Added As Inventor Under 37 C.F.R. §1.48 for Brian G. Holland;

4. Combined Declaration and Power of Attorney;
5. Assignment of Invention from Brian G. Holland and corresponding Recordation Cover Sheet (in duplicate); and
6. Assignment of Invention from Crispina O. Cabellero corresponding Recordation Cover Sheet (in duplicate).

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

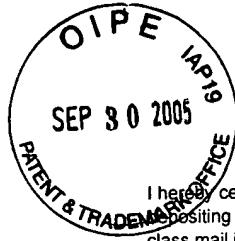
Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: September 28, 2005

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824



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Date: September 30, 2005

PATENT

Paper No.

File: MCEA-P3-03

Signed: Peter K. Trzyna
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.

Serial No. : 10/687,063

Filed : October 16, 2003

For : COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS

Group Art Unit : 3624

Examiner :

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REQUEST TO CORRECT INVENTORSHIP UNDER 37 C.F.R. §1.48

SIR :

Please amend the above-identified application by adding the following persons as inventors in the above-identified application. The error in inventorship occurred without deceptive intention.

CABALLERO, Crispina O.

4108 Bethesda Road

Stouffville, ON Canada L47X5

Citizenship-Canada

HOLLAND, Brian G.

6 Glendale Road

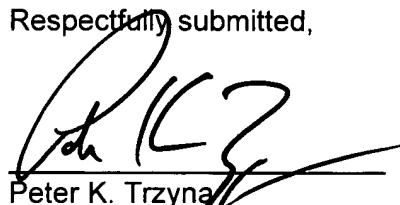
Needham, Massachusetts 02492

Citizenship-USA

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

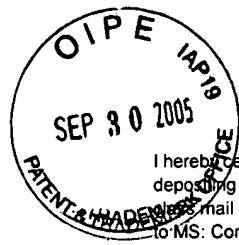
Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: September 28, 2005

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824



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Date: September 28, 2005

Signed: Peter K. Trzyna
Peter K. Trzyna (Reg. No. 52,601)

PATENT

Paper No.

File: MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.

Serial No. : 10/687,063

Filed : October 16, 2003

For : COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS

Group Art Unit : 3624

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Alexandria, VA 22313-1450

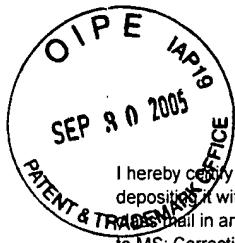
**STATEMENT FROM PERSON BEING
ADDED AS INVENTOR UNDER 37 C.F.R. §1.48**

SIR:

I, CRISPINA O. CABALLERO, hereby state that the error in inventorship occurred without deceptive intention on my part. Please amend the inventorship to include me as an inventor.

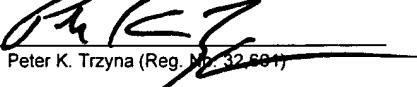
Date: August 25, 2005 Crispina O. Caballero

Residence and Post Office Address: 4108 Bethesda Road
Stouffville, ON Canada L47X5
Canadian Citizen



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Date: September 28, 2005

Signed: 
Peter K. Trzyna (Reg. No. 32,501)

PATENT

Paper No.

File: MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.

Serial No. : 10/687,063

Filed : October 16, 2003

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Examiner :

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

STATEMENT FROM PERSON BEING ADDED AS INVENTOR UNDER 37 C.F.R. §1.48

SIR:

I, BRIAN G. HOLLAND, hereby state that the error in inventorship occurred without deceptive intention on my part. Please amend the inventorship to include me as an inventor.

Date: June 28, 2005



Brian G. Holland

Residence and Post Office Address: 6 Glendale Road
Needham, MA 02492
US Citizen